

DOCUMENT RESUME

ED 315 013

HE 023 179

AUTHOR Enrhart, Julie Kuhn; Meehan, Shelagh
TITLE Financial Aid: A Partial List of Resources for Women.
Fifth Edition.
INSTITUTION Association of American Colleges, Washington, D.C.
Project on the Status and Education of Women.
PUB DATE Nov 89
NOTE 22p.; For the fourth edition, see ED 288 475.
AVAILABLE FROM Project on the Status and Education of Women,
Association of American Colleges, 1818 R Street, NW,
Washington DC 20009 (\$3.50 prepaid).
PUB TYPE Guides - Non-Classroom Use (055) -- Reference
Materials - Directories/Catalogs (132)

EDRS PRICE MF01 Plus Postage. PC Not Available from EDRS.
DESCRIPTORS Adult Education; *College Choice; Community Colleges;
*Continuing Education; Decision Making; Higher
Education; Postsecondary Education; Self Supporting
Students; *Student Costs; *Student Financial Aid;
Student Loan Programs; Technical Institutes; *Womens
Education; Womens Studies

ABSTRACT

The publication offers women ideas about how to select and pay for higher education, lists resources, and describes the variety of schools and programs available. Sections are titled: "Cost-Cutting Ways to Further Your Education"; "Where to Find Information" (in the community and on campus); "Where to Take Courses" (two- and four-year colleges, foreign universities, technical schools, and military bases); different ways to attend school (e.g., external degree programs, evening and part-time programs, weekend colleges, cooperative education and internships); "Getting Credit for What You Know" (e.g., the Advanced Placement Program, experiential learning credits, credit by examination); "Getting Credit for Former Courses" (transfer policies, elective credit, and cooperative arrangements); "Sharpening Your Skills"; "Where to Find Financial Aid for College" (e.g., federal aid, federal funds through lending institutions, state student assistance, private scholarships, the military). Provided also are a campus checklist of what to find out before enrolling and helpful hints on applying for financial aid. The guide then lists about 70 scholarship, grant, and loan programs in the areas of business and banking, general studies, humanities and the arts, international affairs, law, medicine and health, science and engineering, and women's issues. It also lists about 70 other guides to financial aid resources. (DB)

* Reproductions supplied by EDRS are the best that can be made *
* from the original document. *

ED315013

PROJECT ON THE STATUS AND EDUCATION OF WOMEN
ASSOCIATION
of AMERICAN
COLLEGES

FINANCIAL AID: A PARTIAL LIST OF RESOURCES FOR WOMEN

Fifth Edition

HE 023 179

"PERMISSION TO REPRODUCE THIS
MATERIAL IN MICROFICHE ONLY
HAS BEEN GRANTED BY

PSEW, Association
of American Colleges

TO THE EDUCATIONAL RESOURCES
INFORMATION CENTER (ERIC)."

U.S. DEPARTMENT OF EDUCATION
Office of Educational Research and Improvement
EDUCATIONAL RESOURCES INFORMATION
CENTER (ERIC)

☒ This document has been reproduced as
received from the person or organization
originating it.

☐ Minor changes have been made to improve
reproduction quality.

• Points of view or opinions stated in this docu-
ment do not necessarily represent official
OERI position or policy.

FINANCIAL AID: A PARTIAL LIST OF RESOURCES FOR WOMEN

Fifth Edition

COST-CUTTING WAYS
TO FURTHER YOUR EDUCATION

Are you thinking about continuing your education? If so, there is a wide variety of colleges, universities, technical schools, and educational programs from which to choose. While some kinds of education lead to a degree or certificate, other courses of study can improve your general knowledge or prepare you for a specific job. It's no secret that additional education can be a tremendous asset, both professionally and personally. But can you afford it?

This paper is designed to give you some ideas about how to pay for your education and where to find additional resources. A brief description of different kinds of schools and programs is also included because their costs vary widely.

Before you look for financing, learn as much as you can about your educational choices. Read the catalogues, talk to others who have attended the programs, ask lots of questions. And remember: The golden rule in financial aid planning is *know what you are paying for*.

WHERE TO FIND INFORMATION

In Your Community

No matter where you live, there are usually various sources of information on nearby campuses and in the community to help you decide where to go to school, which courses to take, how to apply for financial aid, and so on. Although many resource services are free, some are not; it is best to find out ahead of time if you will be charged.

You often can get help from:

Public Libraries. A wealth of information, in the form of school brochures, catalogues, and books about how to plan your career and pay for your education, is often available at your nearest library. If you plan to attend school outside your local area, the library often will have education or telephone directories that list addresses of specific schools so that you can contact admissions and financial aid offices.

Women's Organizations. Groups such as the YWCA, women's centers, women's clubs, local centers for displaced homemakers, and women's committees of professional societies often provide information about educational and career options for women, and sometimes offer their own workshops and courses for credit.

State or County Commissions on Women. If there is a commission in your area, its staff members may be able to tell you about educational and career opportunities for women where you live and other places to obtain information. State commissions are usually located in the state capital.

Military-based Education Offices. If you or one of your family members are in the military, the education office at the nearest base can provide many kinds of information regarding educational and vocational opportunities both on the base and off. Information on financial aid, including the G.I. Bill and Veteran Education Assistance Program, is also available there.

On Campus

You may want to write, call, or visit some of the following offices on a campus in order to find information that may affect your decisions about attending and taking courses.

Admissions Office. Since every school has an admissions office, this is where to write or call for the school catalogue that describes the courses offered; the cost of attending; requirements for entrance; dates, times, and locations of classes; availability of housing; extracurricular activities; and many other details about life on campus.

Financial Aid Office. Here you will find specific information on how to apply for scholarships, fellowships, and loans available through the school. Most financial aid offices also have information about other kinds of aid available through the federal and state governments, local banks, and private scholarship programs. Even if you are not planning to enroll in your local college, you may find useful information about financing in general at this office.

CONTENTS

Cost-cutting Ways to Further Your Education . . .	1
Where to Find Information	1
Where to Take Courses	2
Different Ways to Attend School	3
Getting Credit for What You Know	5
Campus Checklist: What to Find Out	
Before Enrolling	6
Getting Credit for Former Courses	6
Sharpening Your Skills	6
Paying For Your Education	7
Where to Find Financial Aid for College	7
Helpful Hints On Applying for	
Financial Aid	9
A Selected List of Scholarship, Grant,	
and Loan Programs	10
A Selected List of Financial Aid Resources	15

Career Planning and Placement Office. Most schools offer career planning and placement services free to their students, and may also advise potential students about the need to take certain courses to ease their entry into a particular field. (Career planning services also are offered elsewhere, either as part of community programs—at low or no cost—or by profit-making agencies that charge more substantial fees.)

Counseling Services. Academic, personal, and vocational counseling services or referrals usually are available to enrolled students and, occasionally, to potential students. Academic counselors can help you plan your course schedule; personal counselors can help you adjust to school; and vocational counselors can guide you in choosing a career. Many campus counseling centers have a career information center that may also provide materials, testing, and workshops.

Reentry Programs. If you are an adult returning to school, there may be a special service available to you called a "reentry program" or "continuing education program." These may include an orientation to the campus, study skills workshops, academic and personal counseling, discussion of financial aid opportunities for adults, and referral lists of available child-care centers. Check with the admissions office at the institution to find out whether there is a reentry program on campus.

Child-Care Center. On some campuses, there is a child-care center where young children of school staff members and students can be cared for all day or for part of the day while the parents are working or attending class. Some child-care centers will tend children during evening classes. If the availability of child-care is a factor in your decision about going to school, check to see if child care is provided on campus and/or in the nearby community. There is usually a charge for such services, although in some cases parents arrange to trade baby-sitting services for each other's children for free. An added bonus of having a child-care service on campus is that it gives students who are parents a place to meet and exchange tips on how to cope with their dual roles.

Other campus offices. There may be additional places on campus where you can find pertinent information about financing your education and dealing with the school environment. For example, some colleges have an office of minority student affairs, an adult education office, an office for continuing education, an office for disabled students, a center for displaced homemakers, and/or a women's center—all of which may have information about special scholarships, programs, and services that may be of help to you.

WHERE TO TAKE COURSES

Following are brief descriptions of different kinds of institutions and programs available to students.

Two-year Colleges

These institutions include community and junior colleges. They offer both liberal arts and/or trade and vocational programs in which a student can earn an associate of arts or an associate of science degree. The degree programs consist of

both required courses and elective courses and usually take two years to complete. Another option is to earn a certificate of completion, which usually takes one year and indicates that you have developed the necessary skills for a particular occupation such as automotive technology, computer programming, dental services, and so forth.

For some students, two-year colleges may be an ideal way to begin their college education or to resettle in the academic community before transferring to a four-year institution. A word of caution: be sure to check with the registrar's office (the office that handles student records and evaluates student credentials) to see if course credits transfer to four-year institutions. If you know which four-year college you want to attend, check with the registrar there, too.

Four-year Colleges

Four-year colleges may be public or private; both provide programs leading to a bachelor's, and sometimes a master's, degree. These colleges tend to focus on the liberal arts—studies such as language, history, science, literature, philosophy, and social science—whose purpose is to provide general knowledge and develop the intellectual capacities of reason and judgment. At a liberal arts college, students are usually exposed to a wide variety of subjects through required courses during the first two years. After you choose an area of emphasis (a major), you will be required to take certain courses in that field, as well as others that you choose, in order to gain a bachelor's degree. At some colleges, particularly the smaller private ones, classes may be smaller, often making it easier for you to develop relationships with professors, counselors, and academic advisors. Some four-year colleges are highly technical, specializing in engineering and science.

Universities

Universities, which offer doctorates as well as bachelor's and master's degrees, also may be public or private. Universities are larger than the four- and two-year colleges and usually are composed of several schools or colleges (including four-year colleges of liberal arts), each of which may have its own entry requirements. For example, if you want to get a master's degree in political science, you may have to be admitted to the university and to the program in political science.

Like the liberal arts colleges, universities expose you to a wide variety of subjects by requiring you to take introductory courses in many different areas. Because they are larger, universities usually offer a more diversified curriculum than colleges. If you are planning to go to graduate school, one advantage of attending a university is that often you can begin taking graduate-level courses while still an undergraduate.

Foreign Universities and "Study-abroad" Programs

Many U.S. colleges and universities have "study-abroad" programs affiliated with foreign universities throughout the world. These programs may last a semester or a year. At some schools, there is a "study-abroad" office with staff members who organize and facilitate a student's experience abroad; they provide information and academic and personal counsel-

ing, and help with reentry into the home institution.

Transfer of credit between the overseas school and the U.S. campus is generally accomplished easily in study-abroad programs. If the college you are attending or planning to attend does not have a study-abroad office, check with the campus admissions office, which can advise you on transfer of credit. If the school does not have an overseas program, it is usually possible to apply to another institution's program or to take a leave of absence to study abroad independently.

If you are planning to study abroad independently, be sure to check with the admissions office of your home institution—or of a prospective college or university if you are not currently enrolled—to see if credits for foreign study can be transferred to your home institution. If possible, it is advisable to make arrangements for credit transfer *before* you go abroad. One helpful resource for those planning to study abroad is *Basic Facts on Foreign Study*, by the Institute of International Education. See the Selected Resources section of this paper for more information.

Options for military personnel and their families include the few U.S. universities that sponsor courses at education centers on bases abroad. For instance, the University of Maryland has several foreign campuses in Europe and the Far East where persons affiliated with the military, including family members, may earn credit toward a degree. Check with the education office on the base for information about U.S. universities with such programs.

Technical Schools

Most programs in technical schools are geared toward providing you with immediate skills you need to get a job in your chosen field. The time required to complete a technical program varies, ranging from a few months to a few years. Technical schools may be public or private; the private ones often are more expensive. Some, in fact, are profit-making institutions. Before you enroll, it is important to make sure that a private technical school is accredited. This information is available from the National Association of Trade and Technical Schools, 2251 Wisconsin Ave., N.W., Suite 200, Washington, DC 20007. This group can provide you with a free copy of *Handbook of Trade and Technical Careers and Training*, which lists ninety-eight careers, the schools that offer preparation for them, and a state-by-state guide to accredited private trade and technical schools.

If you are interested in attending a business or proprietary postsecondary school, such as a secretarial or computer school, you should check on accreditation by contacting the Association of Independent Colleges and Schools, One Dupont Circle, NW, Suite 350, Washington, DC 20036.

The courses at technical schools are often tied to the local economy. For example, a school near a city may have a large computer programming division, while a technical school in a rural town might offer an extensive program in animal hospital technology. Because technical training usually prepares the student for a very specific job, you should find out before enrolling if there are opportunities in this field where you live or plan to live after graduation. This is especially critical for students who are in the military, for military family members,

or for others who know they will be moving from their present geographic area in the near future.

Military Bases

For those in the military or who have a family member in the military, there may be a number of educational options on the nearest base, since local colleges and technical schools often offer some of their courses there. Check with the education office on the base.

DIFFERENT WAYS TO ATTEND SCHOOL

No matter where you decide to enroll, there are a number of ways to "attend" school. In some cases, you may not have to go to campus at all. The following list shows the variety of ways in which you can take courses at many institutions. Many of these nontraditional programs have the added advantage of being less expensive ways of gaining an education.

External Degree Programs

An external degree is one that is earned primarily off campus without classroom instruction. You can earn associate and baccalaureate degrees by completing a certain number of credits through independent study, with faculty members acting as advisors. It is difficult to generalize about how long you may take to earn an external degree because you usually work at your own pace. At some schools, you may combine an external degree program with traditional on-campus coursework, or even apply credit for noncollegiate coursework, credit by examination, and credit for life experience, thereby considerably shortening the time required to earn your degree. These alternative routes to a degree are explained in the next two sections.

One innovation in off-campus learning is the courses taught through television and sometimes radio and newspapers. Since 1981, the Public Broadcasting Service has offered "telecourses," a series of television programs that can be used by colleges and universities as part of their curriculum. Hundreds of public television stations broadcast these programs and, in turn, hundreds of colleges and universities offer the telecourses to their students. The schools select which courses are offered, how much credit a student will receive, and what the cost will be. The students receive guidebooks and supplementary materials for each course. For more information about telecourses, write to your local colleges and/or the public television station in your area.

Evening and Part-time Programs

Two-year, four-year, and technical institutions often offer evening classes in both credit and noncredit programs. Those who attend classes at night are often part-time students, although some schools enable full-time students to enroll in evening programs. And many institutions allow all or a portion of degree requirements to be satisfied by part-time courses. Part-time study is a good way to try going back to school. It is also an alternative for persons with family or other responsibilities that make full-time study difficult.

When considering part-time or evening classes, be sure to take into consideration whether

- ☐ financial aid is available to part-time students
- ☐ classes are scheduled conveniently
- ☐ faculty advisors, administrators, and student services are available during off-hours
- ☐ short-term child care is available
- ☐ residency requirements demand that a student in a degree program must take a certain number of courses as a full-time student.

Weekend Colleges

Still a relatively new idea, weekend colleges enable adults to attend classes on campus, usually from Friday evening to Sunday afternoon, several times a month. Often, students with a full course load can complete these degree programs in the same amount of time as a full-time student. Weekend colleges can be ideal for women who are employed or who are unable to leave their family responsibilities during the week. In some institutions, dormitory space on campus is available for the weekend, making it possible for people to commute from a greater distance to the school. A dormitory may also provide a place to study effectively away from the distractions of home.

Summer Programs

Taking classes in the summer may be particularly convenient for parents: they can attend classes while children are at camp or community activities; or classes may coincide with vacations. An added advantage is that the courses are often condensed into six or eight weeks and sometimes less time. Summer school may also be ideal for those "testing the waters." The less traditional campus atmosphere in the summer may help give them the confidence they need to "take the plunge" and continue their studies in the fall.

Extension Courses

Extension programs are those which extend the educational resources of an institution by special arrangement, such as by providing off-campus courses; and/or are under the governance of a special department or division within the institution. An extension course can be an ideal route back into the classroom without the bother of admissions requirements and registration. Usually anyone can register through the continuing education department or the extension division, as long as the necessary prerequisites for advanced courses have been fulfilled. Courses usually are offered at convenient times (for example, evenings and weekends) for working people and those with family responsibilities. Credits a student has earned through extension and summer courses often can be transferred when the student is registering in a degree program; almost all schools, however, set a limit on how many credits will be accepted.

Correspondence Courses

These home-study courses can be taken for credit, although almost all institutions limit the number of credits that can be earned this way. They also can be used to fulfill necessary

prerequisites before a student takes more advanced classes on campus, or when a student prefers to experiment in a field of interest before deciding whether to enter school formally. When choosing a correspondence school, read its materials carefully to make sure that it is accredited. A word of caution: if you have any doubts, call the registrar's office at a nearby college, or the department that might teach similar courses, and ask whether it accepts credits from the correspondence school. You also should find out if the school has a good reputation in the academic community. Some colleges offer their own correspondence courses. The registrar or the catalog can provide this information.

Cooperative Education and Internships

Often available at colleges, universities, and technical schools, these programs combine academic coursework with on-the-job or "internship" learning. Sometimes the student receives a small salary or stipend. To participate, students usually need to be enrolled in a degree program, to have earned a specific number of credits, and to have maintained a certain grade point average. A similar mix of work and study is also available through some businesses. Many large companies have their own management training programs with classes at the workplace or at a nearby school. Some businesses will pay for their employees' enrollment in a regular degree program, enabling employees to continue working while taking courses at night or during released time from the job.

Nondegree and Certificate Programs

A "nondegree program" is any course of study that does not lead to a degree. It is usually made up of "noncredit courses" or courses that do not count as credit toward a degree. For women considering going back to school, nondegree programs offer a chance to brush up on basic skills, explore potential areas of interest, gain confidence in their ability to do college work, and/or train for a specific job. Because noncredit courses and/or nondegree programs may cost less than for-credit courses and are usually offered at a variety of times and locations, they frequently are the most practical and accessible way for some women to continue their education.

A certificate program usually consists of a series of courses offered in a specific field. Upon completing these programs, students are awarded a certificate attesting to the coursework they have completed and professional expertise they have gained. These programs facilitate both career entry or reentry and professional growth. They may be most appealing to reentry women who have already defined their career objectives and who do not wish to obtain a degree. (In some instances, however, courses taken for a certificate can be used later toward a degree.) Sometimes it is helpful to call the college placement office to see if certificate holders are finding jobs in their fields.

General-Education Courses

Often called "adult education," general noncredit courses are based on the premise that education does not stop after high school or college. These courses may cover subjects such as

the arts, business, and engineering, as well as such specific skills as tax return computation or household carpentry. General-education courses are a practical way for students to find out if they enjoy attending classes and are ready to enter a specific educational program.

GETTING CREDIT FOR WHAT YOU KNOW

The following sections offer ways in which you can get a head start on completing a degree. Taking a test instead of a required course, gaining credit for volunteer work, transferring credit from one school to another: all can be helpful ways to save money by saving time.

Advanced Placement Program (APP)

This program gives you a chance to take college-level courses while you are in high school. Also, you may be able to get college credit for Advanced Placement tests depending on your scores and on your school's policy (see the "Credit by Examination" section below). Ask your guidance counselor about APP or request a free copy of *A Guide to the Advanced Placement Program* from Advanced Placement Program, P.O. Box 6670, Princeton, NJ 08541-6670.

General Education Development (GED)

The GED program offers a series of tests to adults who, for any number of reasons, were unable to complete their formal high school studies. Upon successful completion of these tests in five subject areas (writing skills, social studies, science, reading skills, and mathematics), students are awarded certificates or diplomas considered equivalent to a high school diploma from their states.

These tests are designed for adults: in addition to measuring skills in mathematics, writing, and so on, they are based on information that adults would be able to gain by keeping up with newspapers, books, and magazines through regular reading habits.

Colleges and universities make their own decisions about how to use the GED certificate in the admissions process. Some accept their state's minimum scores. Others, especially private schools, may require higher scores.

The GED tests can also be taken in French or Spanish, as well as in braille, in large print, and on cassette tapes. For further information about the GED tests or testing program, contact a local adult education office, your state's GED administrator, or the GED Testing Service, c/o American Council on Education, One Dupont Circle, NW, Suite 800, Washington, DC 20036.

Experiential Learning Credits

Within the last few years, a new method for obtaining credit has gained acceptance. Some colleges and universities are now offering credit for "learning through life experience." The focus is on *what* is learned rather than *how* it is learned.

What counts as life experience? Community and volunteer activities, job experience, homemaking, travel, noncredit courses, workshops, seminars, and independent study are all

in the category of prior learning.

In order to evaluate these experiences, schools often require that the student submit a "portfolio," including a resumé, autobiography, definitions of what was learned, actual documentation, and work samples. There is usually a limit to the number of credits that can be earned through experiential learning, and schools differ widely in the number they will accept. Once this credit is earned at the undergraduate level, it usually transfers fairly easily to other schools that grant experiential learning credit. At the graduate level, however, it may be very difficult, if not impossible, to earn or transfer such credit, particularly to colleges that do not grant this type of credit in their own baccalaureate programs.

Noncollegiate Courses

There is a growing trend for institutions to accept credit for courses taken through volunteer organizations, businesses, associations, or the military. Credit, in this case, is awarded on the basis of an evaluation of the noncollegiate course's compatibility with traditional college material.

Credit by Examination

The idea of earning credit by taking a test is gaining support among many students and institutions. Students can save considerable time in working toward a degree by "testing out" of courses in which they already possess a body of knowledge.

Examinations for credit may take the form of standardized tests or faculty-designed tests, sometimes called "challenge exams." Although credit earned through standardized tests is often transferable, especially at two-year institutions, credits earned through faculty-designed tests usually are not accepted at other institutions.

The most commonly used standardized test for obtaining credit is the College Level Examination Program (CLEP), developed by the College Entrance Examination Board. There are two kinds of CLEP tests: general examinations—given in the humanities, social sciences, mathematics, and English composition—which allow students to earn credit for some required courses; and subject examinations given in forty-seven different areas to enable students to obtain credit for individual undergraduate courses. For further information, write to the College Level Examination Program, The College Board, 45 Columbus Ave., New York, NY 10023-6992, or request free copies of *Moving Ahead With CLEP* and *CLEP Colleges* from CLEP, P.O. Box 6601, Princeton, NJ 08541-6601.

In addition, some colleges and universities allow you to receive credit for any Advanced Placement tests you have taken. Schools set their own standards as to what minimum test scores are acceptable and how many credits they will allow a student to gain this way. The Advanced Placement Program publishes a free guide, *1990 Sophomore Standing through the Advanced Placement Program*, that lists institutions willing to award a full year's credit (either immediately or, in some cases, after a year of satisfactory college studies) to students presenting qualifying grades in enough Advanced Placement examinations. Write to the Advanced Placement Program, P.O. Box 6670, Princeton, NJ 08541-6670 for a copy.

Most institutions limit the number of credits that can be

earned through testing. Depending on the institution, however, you may be able to shorten your college program this way by as much as two years.

CAMPUS CHECKLIST: WHAT TO FIND OUT BEFORE ENROLLING

- ☐ Is the school accredited? (Does it have the official approval of a regional accreditation group with regard to minimum standards?)
- ☐ How selective are the admissions requirements?
- ☐ What is the deadline for admissions applications?
- ☐ Are any exams required before enrolling, such as the Scholastic Aptitude Test (SAT) or the American College Testing Assessment (ACT) for undergraduates, or the Graduate Record Examination Aptitude Test (GRE) for graduate students?
- ☐ What does tuition cost? Room and board? Books? Lab fees?
- ☐ What kind of financial aid is available?
- ☐ When are financial aid applications due?
- ☐ How long will it take to complete the program (full or part time)?
- ☐ Will credits earned through former courses be easily transferred?
- ☐ Is credit available for "life experience," volunteer work, and so forth?
- ☐ Is there a residency requirement (that is, are there any stipulations that a student must take a certain number of credits as a full-time student in order to complete a degree)?
- ☐ Is the school within feasible commuting distance? How expensive will it be to travel to and from?
- ☐ Does the institution provide any of the following services?
 - counseling, including career development
 - on-campus child care
 - housing
 - refresher or basic skills courses or workshops
 - on-campus parking
- ☐ How flexible is class scheduling? Are campus services available to "after-hours" students?
- ☐ What programs are available in your field of interest? What is the school's reputation in this area?
- ☐ What opportunities for job placement are available after graduation? Does the school offer placement services, internship opportunities, and/or interviewing and resumé-writing workshops?

GETTING CREDIT FOR FORMER COURSES

Transfer Policies

It is no longer unusual for a student, especially a reentry student, to attend more than one institution—and sometimes many—before completing a degree. Transfer policies differ widely among institutions and sometimes are not consistent even within an institution. Generally, it is up to individual departments to decide who will be allowed to major in that department, and for which previous courses a student will receive credit. Admissions offices and reentry programs often advise potential transfer students to present their credentials in person to the individuals in a given department who actually make these decisions. The ability to transfer credit from previous courses will be a considerable time- and money-saver if you change schools.

Elective Credit

In many institutions, a course that is not transferable in the major or minor field may be salvageable by being counted as an elective course. This type of credit is particularly applicable to mathematics, science, and language courses taken several years earlier.

Credit by Examination

As explained earlier, a student may gain credit for prior learning and former courses by taking examinations. To earn credit for individual courses, a student may take CLEP tests in specific subject areas. Or a student may take "challenge exams," designed by faculty, either to obtain credit for a specific course that will count toward graduation, or to be exempt from having to take that course. In the latter case, another course still may be necessary to fulfill graduation requirements.

Cooperative Arrangements

Some schools have worked out mutual arrangements not only to ease the transfer process but also to share resources. Students can receive credit for all courses taken at any of the participating schools, which are usually located in the same geographic area. In addition to easily transferred credit, schools with these cooperative systems—sometimes called consortia—also may share many other things, including faculty and staff, group insurance plans, publications, facilities, academic calendars, and so on. These systems can benefit students by giving them a greater breadth of course materials and facilities. To find out if any schools in your area have cooperative arrangements, check with the admissions office on any local campus.

SHARPENING YOUR SKILLS

A frequent problem for reentry students is a lack of confidence in their own basic skills and abilities. This may be particularly true for women who have been out of school and/or the workplace for a considerable period, who are unfamiliar with new information resources on campus, or who need refresher help in particular subject areas.

To help students improve their reading, studying, writing, and mathematics skills, as well as to familiarize them with new technology and resources in the libraries and laboratories, many schools offer review classes, workshops in taking tests or writing papers, and summer seminars. Some have "skills centers" where various kinds of individual and group help are provided. Check with the continuing education office or the counseling center at your university to see if these are available.

PAYING FOR YOUR EDUCATION

The cost of obtaining a degree can vary widely depending on what type of institution you attend. In general, state-sponsored institutions are much less expensive than private ones in both four-year and two-year programs. However, these low tuition rates usually apply only to in-state residents; rates for out-of-state residents may be considerably higher. In some states, public colleges charge the lower in-state tuition rates to military personnel and their families living temporarily in the state. A complete listing of the states participating in tuition assistance to military families can be obtained from the education office on any military base.

Public two-year colleges tend to be much less expensive than four-year colleges. Private junior colleges generally cost more than public ones. Some of the same distinctions hold true for public and private technical schools. Fees can vary widely, depending on the sponsorship of the institution and other factors.

One way to cut down the cost of getting an education is to investigate the nontraditional programs, both credit and non-credit, that are described in earlier sections. These methods of pursuing a postsecondary education have proved popular mainly because of the flexibility they provide the student. Additionally, arrangements such as credit by examination, credit for prior learning, external degree programs, and liberal policies for transferring credit have the advantage of being relatively inexpensive ways for students to acquire college credits. These options can provide a type of financial aid to students by reducing the cost of their education.

WHERE TO FIND FINANCIAL AID FOR COLLEGE

Most financial aid for college is based on need—the difference between what it costs to attend a college and what you can afford to pay toward meeting those costs. To receive federal and/or institutional financial aid, you, or you and your family, must apply using whatever forms your school or prospective school requires. These forms ask for detailed financial information from which your "expected family contribution" is determined. While the cost of attending different schools can vary widely, your expected family contribution stays the same no matter where you go to school.

The information from the application(s) you fill out for federal, state, and each college's own financial aid program

comes together at the financial aid offices of the colleges to which you apply. If you can show need, the financial aid officer will try to put together a package of support. This may include grants and scholarships that do not have to be repaid; loans that generally carry a low interest rate and must be repaid after you leave school; and/or work assistance, so you can earn money to help meet your educational costs. Schools vary as to how much aid they are able to allocate, depending on your eligibility for federal and state money and the school's own financial aid resources. If you are applying to more than one school, you should examine carefully the financial aid package offered by each before deciding where to attend.

Financial aid is available from a number of sources, including the federal government, state programs, colleges, private scholarships, grants and loans, and the military.

Federal Aid

Federal assistance is available for a wide range of educational programs at the more than eight thousand colleges, universities, vocational schools, technical schools, and hospital schools of nursing that take part in the U.S. Department of Education's financial aid programs.

Because of recent and recurring changes in federal financial assistance, you should check with the federal government for the most up-to-date information. An extremely useful booklet published by the U.S. Department of Education, *The Student Guide: Five Federal Financial Aid Programs*, is available free by calling the Federal Student Aid Information Center at 1-800-333-INFO. Ask for the most recent edition; the booklet is updated annually. The booklet is also available from your state education department as well as libraries, high schools, and colleges and universities.

The Federal Student Aid Information Center provides students, parents, and educators with information on sources of financial assistance, eligibility, and general program requirements. The service offers updated information on regulations, procedures, and legislation covering all major sources of federal financial aid. You may contact the center at 1-800-333-INFO, Monday through Friday, between the hours of 9 A.M. and 5:30 P.M. (Eastern Standard Time).

The Higher Education Amendments of 1986 (HEA 1986) govern all aid programs' administration and funding ceilings. However, the regulations do not guarantee that the necessary funding levels will be appropriated by Congress. The 1986 legislation also extends aid programs to 1992 and includes provisions that help ensure equity for women and girls. Among these provisions:

- ☐ Student aid is not to be counted as income in determining eligibility for other types of federal assistance. (Depending on how the money is used [e.g., for tuition and related expenses or for living expenses], federal aid could be considered taxable income. Check with the IRS for more information.)

- ☐ Students enrolled part time will be able to receive a "reasonable proportion" of aid funds under the campus-based programs. Under the existing law, the number of part-time students was calculated into the institution's formula for receiving aid, yet these students rarely received a share of the funds.

☐ HEA 1986 recognizes the importance of calculating costs of child and dependent care into the eligibility formulas for student aid programs.

☐ A new Guaranteed Student Loan deferment of six months is offered to parents of newborn or newly adopted children.

☐ HEA 1986 includes a waiver of the calculation of home equity for displaced homemakers, thus ensuring that a displaced homemaker's equity in a house, which may be her sole possession after a divorce or husband's death, is not a barrier to her or her children's receipt of student aid.

Provisions of these amendments may change. For the most up-to-date information on these programs' requirements and your eligibility, contact the Federal Student Aid Information Center.

Following are brief descriptions of the major federal financial assistance programs. In addition, the federal government offers grant programs for first-year students and for exceptionally needy students in the medical professions as well as three loan programs for those in health-related fields. These are discussed in the list of programs section.

Pell Grant Program

These grants are awarded to undergraduates only and need not be repaid. To qualify, you must be attending school at least half time. Less-than-half-time students with exceptional need may be able to receive a Pell Grant. Check with your school's financial aid administrator. Awards depend on program funding. The maximum award for the 1988-89 academic year was \$2,200; how much you get depends on your need.

Campus-based Programs

The following federal aid programs are "campus based," meaning the federal government gives the money to individual colleges and universities for disbursement. Your eligibility for these programs depends on whether your school participates and how much money is available through each school. Individual schools are given the option of awarding some of these funds to part-time students and, in some cases, to students enrolled less than half time. To find out if your school awards aid this way, contact the financial aid administrator.

☐ **Supplemental Educational Opportunity Grants (SEOG).** These grants are available to undergraduates only and do not have to be repaid. Awards range up to \$4,000 per year depending on the student's need, the availability of SEOG funds at the student's school, and the amount of other aid the student is receiving.

☐ **College Work-Study.** Both undergraduates and graduate students are eligible. This program provides jobs for students either on or off campus. Students are chosen on the basis of financial need. College Work-Study gives you a chance to earn money to help pay your educational expenses. The student does not repay College Work-Study awards.

☐ **Perkins Loans (formerly National Direct Student Loans—NDSLs).** Both undergraduates and graduate students are eligible. These low-interest (5 percent in 1989-90) loans are based on financial need. The maximum amount a student may borrow depends on whether he or she is a vocational education student, a first-, second-, third-, or fourth-year

undergraduate, or a graduate student. If you attend school at least half-time, repayment and accumulation of interest begins nine months after you graduate or drop below half time. If you're a less-than-half-time student your grace period may be different.

Federal Funds Through Lending Institutions

The following federal programs are loans made by banks, credit unions, savings and loan associations, and other lenders.

☐ **Stafford Loans (formerly Guaranteed Student Loan Program).** These low-interest loans are insured by the guarantee agency in your state and reinsured by the federal government. The current interest rate is 8 percent. The maximum amount you can borrow depends on need and whether you are an undergraduate or a graduate student. Students may borrow up to \$2,625 per year as first- or second-year undergraduates, \$4,000 as third- or fourth-year undergraduates, and \$7,500 per year as graduate students. The debt a student can have outstanding as an undergraduate is \$17,250, reaching a cumulative total of \$54,750 including graduate study. Borrowers must be enrolled at least half time and must show Pell Grant eligibility. Repayment begins six to twelve months after the student graduates or leaves school for other reasons, or drops below half-time status. Borrowers may have up to 10 years to repay.

☐ **PLUS and SLS Loans.** PLUS loans are for parent borrowers; SLSs are for students. Like Stafford loans, PLUS and SLS loans are made by a lender, such as a bank, credit union, or savings and loan association. The maximum interest rate for these loans is 12 percent, but interest rates may change, so applicants should check with their lenders. PLUS enables parents to borrow up to \$4,000 per year, to a total of \$20,000 for each child who is enrolled at least half time and is a dependent student. SLS enables graduate students and independent undergraduates to borrow \$4,000 per year, up to a total of \$20,000. PLUS/SLS borrowers do not have to show need, although they may have to undergo a credit analysis.

The best sources of information on both the Stafford and the PLUS/SLS loans are your financial aid administrator, your lender, or the guarantee agency in your state. For the address and telephone number of your state agency, see your financial aid administrator or call the Federal Student Aid Information Center, 1-800-333-INFO.

Eligibility for Federal Programs

In general, you are eligible for federal aid if you meet the following requirements.

☐ You are enrolled as a regular student in an eligible program.

☐ You are a U.S. citizen or an eligible noncitizen.

☐ You show that you have financial need. Most federal student aid is awarded on the basis of need. A standard formula is used to determine this amount, but in general, it is based on the difference between your cost of education (tuition, fees, room, board, books, supplies, and related expenses) and an amount you and your family are expected to contribute.

☐ You are making satisfactory progress in your studies.

- ☐ You are neither in default nor owe a refund for any federal aid you have received.
- ☐ You are enrolled at least half time to receive aid from the Pell Grant and Stafford Loan programs, Parent Loans for Undergraduate Study (PLUS), and Supplemental Loans for Students (SLS) programs. Half-time enrollment is not required for the campus-based student aid programs.
- ☐ You have signed several statements on your application certifying that specific items on your student aid report are correct; that you will use your federal aid funds only for expenses related to attending your school; that you have registered with the Selective Service (if you are required to do so); and that you will comply with requirements of the Anti-Drug Abuse Act.

State Student Assistance

Every state has a program of grants, scholarships, and loans for residents attending college in that state. It is the student's responsibility to apply. Call your state education department or higher education coordinating agency to find out if you qualify, what programs are available, and how you should apply. For the address and telephone number of your state agency, see your financial aid administrator or call the Federal Student Aid Information Center, 1-800-333-INFO.

Aid from the Institution

In addition to administering some federal aid, many schools have scholarship and loan monies of their own. Some will discount tuition when more than one family member attends. Some match scholarships from other sources, and some have installment payment plans. About half of all four-year schools award scholarships based on merit. Hundreds of colleges give scholarships to athletes. For information on aid and how to apply, check with the financial aid officer at colleges and universities to which you are applying. Also check with the head of the department in which you will be studying. Some departments have their own scholarships or prizes to award to students. If you are a member of a minority group, also contact the financial aid office or the school's minority affairs office and ask for information on aid for minority students.

Private Scholarships

In addition to federal and state aid, millions of dollars in private scholarship money are awarded each year. Many programs do not require that you show need. Look into the following:

Corporations. Some companies offer scholarships or tuition benefits to their employees or their employees' children. Others offer scholarships to various groups of students. Contact the public relations departments of major companies headquartered in your area and trade and professional associations connected with your field of study. If you are already in college and have declared a major, ask your financial aid officer for help in locating money from companies in your field.

Labor Unions. Many labor unions offer tuition benefits and scholarships to members and their families. One useful resource is the AFL-CIO's *Guide to Union-Sponsored Scholar-*

ships. (See the Selected Resources section.)

Community Groups. Call or write your local chamber of commerce to get a list of community groups that may offer financial aid. Contact local civic associations, social clubs, the YWCA, women's organizations, and women's committees or caucuses within professional associations.

The Military

For those interested in military training, the Army, Air Force, and Navy Reserve Officer Training Corps (ROTC) College Scholarships offer money for school in return for six years of military service, four of which must be on active duty. Ask

HELPFUL HINTS ON APPLYING FOR FINANCIAL AID

\$ Make sure you take advantage of all the services offered by the financial aid office at your school or the schools to which you are applying. This office can usually provide a gold mine of information on scholarships, grants, and loans as well as financial counseling services.

\$ Financial aid planning should begin as soon as possible. In the case of high school students, April and May of the *junior* year (when most students take the SAT for the first time) is not too soon.

\$ When applying for admission to a school, request an application for financial aid at the same time. *Note deadlines*—scholarship application deadlines can fall much earlier than admissions deadlines.

\$ As information comes in, keep track of deadlines and requirements for need-analysis and aid applications, including federal, state, college, and private scholarships.

\$ When calculating your financial need, be sure to take into consideration the *total cost* of attending an institution. Remember to include not only tuition, books, and fees, but expenses such as housing, food, transportation, health costs, child care, recreation, and so on. Many financial aid offices provide worksheets to help students determine what they will realistically spend in college.

\$ Read, understand, and keep copies of all forms you are asked to sign.

\$ When choosing a school, think ahead. Most schools raise their tuition and fees each year. Check with prospective schools to find out the size of recent increases and be sure to project future increases in estimating the cost of your degree.

\$ Fill out the financial aid applications *completely* and *accurately*.

\$ *Meet the deadlines!* A late application could cause you to lose aid for which you may otherwise have qualified.

local recruiters or the ROTC program on campus for information on scholarships and other education assistance they offer. If you are a veteran or the spouse or child of a deceased or disabled veteran, ask your Veterans Administration office whether you qualify for education benefits.

Many financial aid offices list scholarships and loans available from the sources listed above as well as others. You also might check with your local library for the many reference books available to help you locate financial aid. Here's a head start: turn to the section of this paper on financial aid resource publications.

A SELECTED LIST OF SCHOLARSHIP, GRANT, AND LOAN PROGRAMS

This section is a guide to selected financial aid resources. It gives women students an idea of the broad range of sources of financial aid offered. It is not an exhaustive list of available aid. Some resources are geared to specific populations, such as members of minority groups, older women, vocational/technical students, and so on; some are open to both sexes. Sponsorship varies: it ranges from the federal government to professional organizations, foundations, and women's clubs.

The programs are categorized by subject area. The following key is used to supplement program descriptions when the information is available.

- U** Undergraduate students are eligible.
- G** Graduate students are eligible.
- P** Postdoctoral students are eligible.
- FT** Funds can be used for full-time study.
- PT** Funds can be used for part-time study.
- D** Funds are available only to those in degree programs.
- ND** Funds are available for study in nondegree programs.
- CC** Funds are available for study in community or junior colleges.
- C** Funds available for study in correspondence courses.
- SA** Funds are available for study in foreign institutions.
- OTT** Funds are available for occupational/technical training.

Business and Banking

American Assembly of Collegiate Schools of Business, 605 Old Ballas Road, Suite 220, St. Louis, MO 63141-7077.

- **Doctoral Fellowship in Business Administration.** Provides financial assistance to doctoral students at the dissertation stage who are interested in a career in teaching business administration or management. Applications due February 1.

- **AACSB/Graduate Management Admission Council National Doctoral Fellowship Program in Business and Management.** Provides financial assistance to first-year doctoral students in business who are interested in pursuing a business faculty career. Eligibility restricted to U.S. and Canadian citizens. Graduates in nonbusiness disciplines also are encouraged to apply. Women and members of ethnic minorities especially invited to participate. Applications due January 5.

The BPW/Sears Roebuck Loan Fund for Women in Graduate Business Studies, Business and Professional Women's Foundation, 2012 Massachusetts Ave. NW, Washington, DC 20036. Loans are available to women seeking a master's degree in business administration. Applicants must be U.S. citizens; have written notice of acceptance at a school accredited by the American Assembly of Collegiate Schools of Business; and demonstrate financial need. Study may be full or part time (at least six semester hours or the equivalent). Applications are available after February 1 and are due May 1.

Fellowships for Minorities, Consortium for Graduate Study in Management, c/o Dr. Wallace L. Jones, Executive Director, One Brookings Drive, Box 1132, St. Louis, MO 63130. Offers 150 full-tuition-plus-stipend awards to Black, Chicano, Cuban, American Indian, and Puerto Rican students undertaking an MBA at a consortium member institution. These schools include Indiana University-Bloomington; University of Michigan-Ann Arbor; New York University; University of North Carolina-Chapel Hill; University of Rochester; University of Southern California; Washington University; University of Texas-Austin; and University of Wisconsin-Madison. Application deadline is February 1.

General

American Association of University Women Educational Foundation, 2401 Virginia Ave., NW, Washington, DC 20037. The following awards for those who intend to pursue a professional career in the U.S. require that an applicant be a U.S. citizen or hold permanent resident status. There are no restrictions on age, academic field, or place of study.

- **Dissertation Fellowships.** Awards for women who have successfully completed all required coursework and examinations for the Ph.D. except defense of their dissertations.

- **Fellowships to American Women in Selected Professions.** Awards to women in their final year of professional training in the fields of law, medicine, or architecture, or in an MBA program. Applicant must be a student at an accredited U.S. institution.

- **Postdoctoral Fellowships.** Awards for postdoctoral research for those who hold the doctorate at the time of application.

- **Project Renew Grants.** Offers grants to resume interrupted academic work or to update coursework toward employment goals. Applicant must have completed most recent degree no later than June 30, 1985. Preference is given to those in nontraditional career fields.

American Political Science Association, 1527 New Hampshire Ave. NW, Washington, DC 20036. For Black, Chicano, and Latino students in political science. Priority for those entering graduate school. Must demonstrate financial need and potential for success in studies. Applications must be received prior to December 1.

Career Advancement Scholarships and Clairol Loving Care Scholarships, Business and Professional Women's

Foundation, 2012 Massachusetts Ave., NW, Washington, DC 20036. These programs aid women (age thirty and older) who are employed or seeking employment, and, in general, seek to increase the pool of women qualified for positions that promise career opportunities. Applicants must be U.S. citizens, be within twenty-four months of completing their studies, be officially accepted into an accredited program or course of study at a U.S. institution, and demonstrate financial need. Applications are available only between February 1 and April 1. Application deadline is April 15. FT, PT, D, ND, CC, OTT.

Comision Femenil Mexicana Nacional Scholarship Program, 379 S. Loma Drive, Los Angeles, CA 90017. Provides scholarships to Hispanic women desiring to complete their college education. Scholarships are awarded to high school students, undergraduates, and graduate students. P, FT, D, ND, CC, OTT.

Doctoral Fellowships in Sociology Program, American Sociological Association Minority Fellowships Program, 1722 N St., NW, Washington, DC 20036. Awards are given to qualified Black, Hispanic, American Indian, and Asian American graduate students who are studying the sociological aspects of mental health issues faced by ethnic and racial minorities. Applicants must be U.S. citizens or permanent visa residents.

Douglass Scholars Program. Assistant Dean, 302 College Hall, Douglass College, Rutgers University, New Brunswick, NJ 08903-0270. Provides scholarships and special academic program for young women of exceptional academic ability.

Jeanette Rankin Foundation, P.O. Box 6653, Athens, GA 30604. Awards are given to women thirty-five and older by April of the award year. Must be a U.S. citizen accepted into or enrolled in a certified program of technical/vocational training or an undergraduate program leading to a first bachelor's degree. A one-time award. U, FT, PT, CC, C, OTT.

Jewish Foundation for Education of Women, 330 West 58 St., New York, NY 10019. Offers financial aid in the form of scholarships, grants, and loans for full-time students working toward a B.A., M.A., or Ph.D. at an accredited college. No aid is awarded to law or MBA students. CC.

National Education Foundation, Zeta Phi Beta Sorority, Inc., 1734 New Hampshire Ave. NW, Washington, DC 20009. Offers a variety of scholarships and fellowships for undergraduate and graduate study. All applications must be received on or before February 1 preceding the academic year for which the scholarship or fellowship is requested.

■ **General Graduate Fellowship**. For graduate women working on a professional, master's, or doctorate degrees or engaging in postdoctoral study. Awarded for full-time study, travel study, or research during a full academic year.

■ **Undergraduate Scholarship**. Scholarship available to all college students and graduating high school seniors who plan to enter college in the fall following high school graduation.

Awarded for the academic year and payable directly to the college or university of the applicant's choice.

■ **Deborah Partridge Wolfe International Fellowship**. Awarded for full-time academic study abroad for U.S. students, graduate or undergraduate, or full-time study within the U.S. by a foreign student. Applicants must have proof of academic study and plan of program. CC.

National Hispanic Scholarship Fund, Selection Committee, P.O. Box 748, San Francisco, CA 94101. U.S. citizens who are full-time students of Mexican American, Puerto Rican, Cuban, Caribbean, Central American or South American heritage are eligible. The applicant must have completed at least fifteen units of college work prior to submission of an application. The application period is June 5 to October 5 of each year.

Polish Women's Alliance Scholarship Program, Polish Women's Alliance of America, 205 S. Northwest Highway, Park Ridge, IL 60068. Scholarships are awarded to help members of the PWA obtain undergraduate degrees.

Soroptimist Training Awards, 1616 Walnut St., Philadelphia, PA 19103. Awards are given to mature women who, as heads of households, must either enter or return to the job market or extend their training to upgrade their employment status. Apply to your local Soroptimist club. The deadline is December 15 of each year.

Humanities and the Arts

The Francis C. Allen Fellowships, The D'Arcy McNickle Center for the History of the American Indian, Newberry Library, 60 W. Walton St., Chicago, IL 60610. Fellowships are available to women of American Indian heritage who are pursuing an academic program beyond the undergraduate degree. Stipends cover travel and living expenses. Applications are due February 1 or August 1. The D'Arcy McNickle Center also offers **Postdoctoral Scholarships** to promising historians and to scholars in other disciplines who are working on American Indian history topics.

The Bunting Fellowship Program, The Bunting Institute, Radcliffe College, 34 Concord Ave., Cambridge, MA 02138. These fellowships provide support for women to pursue independent research or to work in academic or professional fields, in creative writing, or in the arts. Applicants should have received their doctorates at least two years prior to the date of fellowship appointment. Applicants in science fields need not have received their doctorates at least two years prior, but must have their Ph.D. by the time of their appointment. Applicants in creative writing, the visual arts, or music are expected to be at an equivalent stage in their professional development.

Mellon Fellowships in the Humanities, Woodrow Wilson National Fellowship Foundation, P.O. Box 288, 330 Alex-

ander St., Princeton, NJ 08542. One hundred to 125 awards are given to college seniors or recent graduates to begin graduate work for a career of teaching and scholarship in the humanities. Candidates must be U.S. or Canadian citizens, show evidence of outstanding academic promise, and be nominated by a faculty member. Stipend for 1990-91 will be \$11,500 plus tuition. Awards may be renewed.

National Society of the Daughters of the American Revolution (DAR), Office of the Committees, 1776 D St., NW, Washington, DC 20006. State DAR organizations and local DAR chapters have their own scholarship programs. Contact the national office or your state's scholarship committee chair for more information. No affiliation or relationship with the DAR is required for the following scholarships.

- **American History Scholarships.** Awarded to a graduating high school senior who plans to major in American history at a U.S. college or university. The award is \$8,000 over four years. The deadline for application is February 1.
- **Enid Hall Griswold Memorial Scholarships.** Awarded to a junior or senior at a U.S. college or university who is majoring in political science, history, government, or economics. The deadline is February 20.

Charlotte W. Newcombe Doctoral Dissertation Fellowships, Woodrow Wilson National Fellowship Foundation, Box 642, Princeton, NJ 08542. These awards are given for original studies of ethical and religious values in any field of the humanities or social sciences. Applicants must be at the dissertation stage of doctoral work.

Mary Isabel Sibley Fellowship, Phi Beta Kappa Society, 1811 Q St., NW, Washington, DC 20009. Awarded in odd-numbered years for advanced research in Greek language, literature, history, or archaeology, and in even-numbered years for advanced research in French language and literature. Candidates must be unmarried women between twenty-five and thirty-five years old who hold a doctoral degree or have fulfilled all the requirements for the doctorate except the dissertation. Applications are available in September and are due by January 15.

Sid Guber Memorial Award, The Foundation of American Women in Radio and Television, Inc., 1101 Connecticut Ave., Suite 700, Washington, DC 20036. Students in their last year of college or first year of graduate study in the performing arts are eligible for this annual scholarship award to a person aspiring to a career as a performing artist.

International

Doctoral Fellowship Program and Master's Fellowship Program, Inter-American Foundation, 1515 Wilson Blvd., Arlington, VA 22209. The Doctoral Fellowship Program and Master's Fellowship Program provide assistance for students to go to Latin America or the Caribbean to conduct research on issues of poverty and grass-roots development. In addition,

there is a program for Latin and Caribbean scholars and practitioners to pursue graduate training in the U.S. G, FT, D.

Fulbright Grants, Institute of International Education, 809 United Nations Plaza, New York, NY 10017. Fulbright Grants are awarded to both American and foreign students for graduate, predoctoral study and research in more than seventy foreign countries.

International Federation of University Women (IFUW), 37, Quai Wilson, CH 1201 Geneva, Switzerland. Awards are granted to women graduate students who study in countries other than the one in which they received their education or habitually reside. Application forms for members may be obtained from the headquarters of the national federation or association to which the candidate belongs. In the U.S., contact the American Association of University Women, 2401 Virginia Ave., NW, Washington, DC 20037. Application forms for nonmembers may be obtained from IFUW headquarters in Geneva and should be returned there.

- **Dorothy Leet Grants** assist women graduates from countries with comparatively low per-capita income. The grants may be used in any field of study.

- **Fellowships** assist women graduates to complete original research.

- **Winifred Cullis Grants** assist women graduates who wish to obtain specialized training essential to their research; carry out independent research; or train in new techniques in the humanities and social sciences. The grants may be used in any field of study.

The International Student Identity Card Scholarship Fund, Council on International Educational Exchange, 205 East 42d St., New York, NY 10017. The fund supports undergraduate and high school students who wish to participate in educational programs and service projects in the developing nations of Asia, Africa, and Latin America. Applicants must be U.S. citizens or permanent residents 16 years of age or older who currently reside in the U.S. They also must be sponsored by a U.S. nonprofit educational institution or organization. Proposals are accepted only from undergraduates attending a CIEE-member institution or participating in a program sponsored by a member institution. All eligible high school students may apply. The deadlines are March 31 and October 31.

PEO International Peace Scholarship Fund, PEO Executive Office, 3700 Grand Avenue, Des Moines, IA 50312. These scholarships are awarded to women from other countries to support study in the U.S. or Canada. An applicant must be admitted as a full-time student in a graduate degree program and must plan to return to her native country.

Sally Butler Memorial Fund for Latina Research, Business and Professional Women's Foundation, 2012 Massachusetts Ave., NW, Washington, DC 20036. Applicants must be Latin American women by descent or citizenship (including women in the Caribbean and North, South, and Central America) who are engaged in doctoral research on issues of

importance to women. Applications are available from September 1 to December 15. Applicants are required to write a letter that includes a concise statement about their proposed research subject and their academic qualifications.

Law

Earl Warren Legal Training Program, Inc., NAACP Legal Defense and Education Fund, 99 Hudson St., Suite 1600, New York, NY 10013. Grants to be awarded to Black students entering law school. The deadline is March 15.

Law School Scholarship Program, Mexican American Legal Defense and Education Fund, 634 S. Spring St., 11th Floor, Los Angeles, CA 90014. Assistance is given to Hispanic law students who demonstrate financial need. Any person of Hispanic descent who is presently enrolled or will be enrolled as a full-time law student is eligible. The deadline is May 30.

Medicine and Health

American Dental Hygienists Association Scholarship Program, ADHA Institute for Oral Health, 444 N. Michigan Ave., #3400, Chicago, IL 60611. The program offers scholarships to ensure that future dental hygienists will be of exceptional quality and dedication. Applicants must have completed one year of dental hygiene curriculum prior to the award, have a 3.0 grade point average, be a member of the ADHA, and attend a school in the U.S. U, G, FT, D, CC, OTT.

American Medical Women's Association Medical Education Loan Program (AMWA), 801 N. Fairfax St., Suite 400, Alexandria, VA 22314. Assistance is given to women in their first, second, or third year of medical school. Applicants must be U.S. citizens attending a U.S. institution full time. They must also be student members of AMWA.

Indian Health Employees Scholarship Fund, Rm. 215, Federal Bldg., Aberdeen, SD 57401. Support is given to students of American Indian descent who are entering health-related fields. Priority is given to students from North Dakota, South Dakota, and Minnesota. U, FT, PT.

American Fund for Dental Health, 211 East Chicago Ave., Suite 820, Chicago, IL 60611. The following scholarships are available to U.S. citizens enrolled or accepted at dental schools or dental laboratory technology programs accredited by the American Dental Association.

- **Minority Dental Student Scholarship.** Available to Black, Mexican American, Puerto Rican, and American Indian students for one year of study. Upon reapplication, the grant may be renewed for a second year.

- **Scholarships in Dental Laboratory Technology.** These scholarships are available for tuition and education-related costs for one year of study. Upon reapplication, scholarships may be renewed for a second year.

National Society of the Daughters of the American Revolution (DAR), Office of the Committees, 1776 D St., NW, Washington, DC 20006. State DAR organizations and local DAR chapters have their own scholarship programs. Contact the national office or your state's scholarship committee chair for more information. The following two medical scholarships are administered by the national society. Applicants need not be affiliated with the DAR.

- **The Caroline E. Holt Educational Fund Scholarships.** These are available to women and men currently studying in an accredited nursing program or who will enter an accredited institution the next semester.

- **Occupational Therapy Scholarships.** Assistance is available to those studying—or who have been accepted to study—physical, music, or art therapy.

New York Life Foundation Scholarship Program for Women in the Health Professions, Business and Professional Women's Foundation, 2012 Massachusetts Ave., NW, Washington, DC 20036. This program assists women thirty and older to enter or advance within the health care professions. Applicants must be U.S. citizens and be within twenty-four months of completing an accredited program at a U.S. institution. The scholarships cover academic, vocational, and paraprofessional courses. Applications are available only from February 1 to April 1. Application deadline is April 15. U, FT, PT, D, ND, CC, OTT.

U.S. Department of Health and Human Services, Student and Institutional Assistance Branch, Division of Student Assistance, Parklawn Bldg., Rm. 8-38, Rockville, MD 20857. The department offers five financial aid programs, including loans and scholarships, to assist students in medical fields. Applicants must be U.S. citizens or permanent residents. Contact the financial aid office at your school for information and applications.

- **Health Professions Student Loan Program** provides long-term, low-interest loans to those studying to become physicians, dentists, osteopaths, optometrists, pharmacists, podiatrists, or veterinarians. Applicants must be enrolled or accepted for enrollment on a full-time basis.

- **Nursing Student Loan Program** assists those studying nursing with long-term, low-interest loans. Applicants must be enrolled as full- or half-time students in a program leading to a diploma, an associate degree, a bachelor's degree, or a graduate degree in nursing.

- **Health Education Assistance Loan (HEAL) Program** is a federally-insured loan program for eligible graduate students in schools of medicine, optometry, podiatry, public health, pharmacy, chiropractic, osteopathy, dentistry, or veterinary medicine, or in programs in health administration or clinical psychology. Applicants must be accepted for enrollment or already enrolled at an eligible HEAL school.

- **Scholarship Program for First-Year Students of Exceptional Financial Need** provides scholarships free of financial or service obligation to exceptionally needy students who wish to pursue careers in medicine, osteopathy, dentistry, optometry, podiatry, pharmacy, or veterinary medicine. Applicants must

be enrolled or accepted for enrollment as full-time students in a health professions school.

■ **Program of Financial Assistance for Disadvantaged Health Professions Students** offers assistance without a service or financial obligation to disadvantaged health professions students of exceptional financial need who wish to pursue a degree in medicine, osteopathic medicine, or dentistry.

Science and Engineering

The BPW Foundation Loan Fund for Women in Engineering Studies, Business and Professional Women's Foundation, 2012 Massachusetts Ave., NW, Washington, DC 20036. The fund assists women in their final two years of any accredited engineering program, including undergraduate, refresher, and conversion programs as well as graduate studies. Study may be full or part time (at least six semester hours or the equivalent). An applicant must be a U.S. citizen; have written notice of acceptance for a course of study in engineering that is accredited by the Accreditation Board for Engineering and Technology; and demonstrate financial need. Applications are available from February 1 until April 15. The deadline is May 1.

The Gladys Anderson Emerson Undergraduate Scholarship, Iota Sigma Pi, c/o Dr. Martha Thompson, Dept. of Physiology and Pharmacology, School of Dentistry, Oregon Health Sciences University, Portland, OR 97201. Scholarships are awarded to women undergraduates in either chemistry or biochemistry at an accredited institution. Applicants must be full-time students who have at least one semester before graduation. The application deadline is January 1.

Graduate Engineering for Minorities (GEM), National Consortium for Graduate Degrees for Minorities, Inc., Box 537, Notre Dame, IN 46556. This program provides for full-time graduate study and paid summer internship opportunities for American Indian, Black, Mexican American, and Puerto Rican students seeking a master's degree in engineering. Applicants must be U.S. citizens and plan to attend a GEM-member school.

June Bacon-Bercey Scholarship, American Geophysical Union, Member Programs Division, 2000 Florida Ave., NW, Washington, DC 20009. Offers a \$500 scholarship to a female student of atmospheric sciences. Eligibility is based on academic achievement and promise and is limited to one of the following: a first-year graduate student in a degree-granting program in atmospheric sciences, an undergraduate in atmospheric science who has been accepted into a graduate program in atmospheric sciences, or a student at a two-year institution who has earned at least six hours of credit toward her degree and has been accepted by a Bachelor of Science Program. The application deadline is April 15.

Predocutorial Awards Program, Association for Women in Science Educational Foundation, 2401 Virginia Ave., NW,

Suite 303, Washington, DC 20037. This program awards grants to any woman in a Ph.D. program in life, physical, or social sciences or in engineering. Four awards of \$500 each and a number of honorable mentions of \$100 each are given. Applications are available from September 1 through December 15 of each year; the deadline for submitting applications is January 15.

Sigma Delta Epsilon Fellowships and Eloise Gerry Fellowships, Sigma Delta Epsilon/Graduate Women in Science, P.O. Box 4748, Ithaca, NY 14850. Sponsors research by women at the graduate level or above in any natural, biological, or chemical science. Application deadline is December 1.

National Science Foundation, 1800 G St., NW, Washington, DC 20550. Applicants for the following programs must have a Ph.D. in a field supported by NSF as well as independent research experience. Applicants for Research Initiation Awards and Research Planning Grants must not have had prior support as the principal investigator on a federal research grant.

■ **Visiting Professorships for Women** provide opportunities for women to serve as visiting professors at academic institutions in the U.S. The program's goal is to encourage other women to undertake science and engineering careers.

Research Opportunities for Women:

■ **Research Initiation Awards** provide research awards to tenured or tenure-track faculty members.

■ **Research Planning Grants** provide assistance to begin or resume independent research careers.

■ **Career Advancement Awards** propose to increase the number of women as full participants in the nation's research enterprise.

Society of Women Engineers Scholarship Program, United Engineering Center, Rm. 305, 345 East 47th St., New York, NY 10017. SWE administers approximately thirty-eight scholarships annually, varying in amount from \$500 to \$2,500. The awards are granted to women at all levels of undergraduate and graduate study; some are available specifically to reentry women. Applicants must be attending a school, college, or university with an accredited engineering program. Requests to SWE's headquarters must be accompanied by a self-addressed, stamped envelope.

Zonta Amelia Earhart Fellowships, Zonta International, 557 W. Randolph St., Chicago, IL 60606. Offers awards to women qualified for graduate study in aerospace-related sciences and engineering. Applications are due January 1.

Women's Issues

Congressional Fellowships on Women and Public Policy, Women's Research and Education Institute, 1700 18th St., NW, Suite 400, Washington, DC 20009. This program offers stipends and tuition for one academic year in which the recipient works for a member of Congress or congressional

committee staff members on issues affecting women. All students in graduate or preprofessional programs in the U.S. are eligible. About ten fellowships are available each year.

Fellowship on Women and Public Policy, Center for Women in Government, Draper 310, SUNY at Albany, Albany, NY 12222. Enables graduate students to develop public policy specialties concerning women. Applicants must have completed twelve graduate credits at a college or university in New York State. The stipend is \$9,500 for the seven-month fellowship. Applications are due at the end of May.

Lena Lake Forrest Fellowships and BPW Foundation Research Grants, Business and Professional Women's Foundation, 2012 Massachusetts Ave., Washington, DC, 20036. These are programs in contemporary and historical studies that provide perspectives on economic issues of importance to today's working women. Applicants must be doctoral candidates as well as U.S. citizens. Applicants are required to write a preliminary letter requesting an application form and include a concise statement about the proposed research subject and their academic qualifications. Applications are available from September 1 until December 15 and must be postmarked on or before January 1.

National Women's Studies Association (NWSA), c/o Caryn McTighe Musil, Director, University of Maryland, College Park, MD 20742.

- Naiad-NWSA Graduate Scholarship in Lesbian Studies is awarded to a student doing research for or writing a master's thesis or Ph.D. dissertation in lesbian studies. Applicants need not be enrolled in a women's studies program. Preference will be given to candidates who are NWSA members.

- Pergamon-NWSA Graduate Scholarships in Women's Studies are two scholarships awarded to students doing research for or writing a master's thesis or Ph.D. dissertation in women's studies. Applicants need not be enrolled in a women's studies program. Preference will be given to candidates who are NWSA members and whose research project is relevant to women of color, Third World women, or class issues. The application deadline is March 1.

Mary Lizzie Saunders Clapp Fund and Dissertation Grants, Schlesinger Library, Radcliffe College, 10 Garden St., Cambridge, MA 02138. Small grants cover the costs of travel and other expenses related to research at the Arthur and Elizabeth Schlesinger Library on the History of Women in America. Application deadline is February 15 each year.

Woodrow Wilson Women's Studies Research Grants for Doctoral Candidates, Woodrow Wilson National Fellowship Foundation, Dept. WS, Box 642, Princeton, NJ 08542. Grants for research expenses are designed to encourage original and significant research about women. Applicants may be enrolled in doctoral programs in any field of study, but must have completed all predissertation requirements at a graduate school in the U.S.

A SELECTED LIST OF FINANCIAL AID RESOURCES

The search for financial aid to attend school need not be an expensive process. Many of the following guides can be found in community or campus libraries as well as in high school or university counselors' offices and financial aid offices.

Academic Year Abroad. Marguerite Howard, ed. Institute of International Education, Publications Service, 809 United Nations Plaza, New York, NY 10017; published annually. 400 pp., \$29.95. Describes more than eighteen hundred undergraduate and graduate study-abroad programs conducted by U.S. colleges and universities and foreign universities. Includes information on courses, credits, housing, scholarships, and languages of instruction.

AFL-CIO Guide to Union-Sponsored Scholarships, Awards, and Student Financial Aid. The Pamphlets Division, AFL-CIO, 815 16th St., NW, Washington, DC 20006; 1989; revised annually. 88 pp., free to union members, \$3 to others. Lists more than \$3 million worth of student aid from unions. Although most scholarships are reserved for union members and their families, some are available to the general public.

Applying for Financial Aid. American College Testing Program, P.O. Box 168, Iowa City, IA 52243; revised annually. Free. Provides information to help students and parents apply for financial aid and understand how schools determine financial need.

The A's and B's of Academic Scholarships. Eleventh Edition, 1990-91. Octameron Associates, P.O. Box 3437, Alexandria, VA 22302; revised annually. 120 pp., \$5.50 plus \$1.25 postage and handling. Describes more than one hundred thousand scholarships for students with a B average or higher and with ACT scores of 20+ or SAT scores of 1000+. Also lists government and privately sponsored scholarships and colleges with honors programs.

Basic Facts on Foreign Study. Institute of International Education, Publications Service, 809 United Nations Plaza, New York, NY 10017; 1985. 30 pp., single copies free. A guide to planning for study abroad, including information on academic, financial, and personal considerations. An annotated bibliography is also included.

Better Late Than Never: Financial Aid for Re-Entry Women Seeking Education and Training. Women's Equity Action League, 1250 I St., NW, Suite 305, Washington, DC 20005; 1987. 59 pp., \$8 for individuals (must send personal check); \$12 (prepaid) for institutions. Directory of more than fifty sources of financial aid for women returning to school, updating their credentials, or changing careers.

Chronicle Four-Year College Databook. Chronicle Guidance Publications, Aurora St., Moravia, NY 13118; 1989; revised annually. 516 pp., \$19 plus \$1.90 shipping and handling, order no. 502CM4. Information on scholarships at four-year colleges and universities throughout the U.S.

Chronicle Student Aid Annual. Chronicle Guidance Publications, Aurora St., P.O. Box 1190, Moravia, NY 13118; 1989-90; revised annually. Approximately 430 pp., \$19.95 plus \$2 shipping and handling, order no. 502-A. Information on approximately 1,350 financial aid programs for undergraduate, graduate, and postgraduate study. Includes programs offered by private organizations and foundations, national and international labor unions—both independent and AFL-CIO affiliated—and federal and state agencies.

Chronicle Two-Year College Databook. Chronicle Guidance Publications, Aurora St., Moravia, NY 13118; 1989; revised annually. 404 pp., \$16.95 plus \$1.70 shipping and handling, order no. 502CM2. Describes scholarships offered by two-year colleges throughout the U.S.

The College Blue Book, 22d Edition: Scholarships, Fellowships, Grants, and Loans. Macmillan Publishing Company, 866 Third Ave., New York, NY 10022; 1989. \$48. Part of a five-volume set. Comprehensive list of financial aid sources, public and private, at every level of study. Includes a section on women and minorities.

The College Board Guide to Going to College While Working: Strategies for Success. Gene Hawes. College Board Publications, Box 886, New York, NY 10101; 1985. 142 pp., \$9.95, no additional postage for prepaid orders. Provides practical advice for fulfilling college goals while working part time or full time.

College Check Mate: Innovative Tuition Plans That Make You A Winner. Third Edition. Octameron Associates, P.O. Box 3437, Alexandria, VA 22302; 1989. 165 pp., \$5.50 plus \$1.50 postage and handling. Lists dozens of college tuition assistance plans that help ease the payment burden for families of all income levels.

The College Cost Book. 1989-90. College Board Publications, Box 886, New York, NY 10101; revised annually. 280 pp., \$13.95, no additional postage for prepaid orders. Lists expenses at more than thirty-five hundred colleges and universities. Information on how to plan for the cost of higher education should be particularly helpful to high school students and guidance counselors. Also offers advice to students with divorced or separated parents.

The College Financial Aid Emergency Kit. Joyce Lain Kennedy and Herm Davis. Sun Features, Inc., P.O. Box 368, Cardiff, CA 92007; 1990-91; revised annually. \$4.50.

A step-by-step guide to finding and applying for financial aid, this resource should be especially helpful to high school students preparing to attend college.

College Grants From Uncle Sam. 1990-91. Octameron Associates, P.O. Box 3437, Alexandria, VA 22302; revised annually. 28 pp., \$2.50 plus \$1.25 postage and handling. Describes federal grants and provides worksheets to enable readers to calculate their eligibility.

The College Handbook. 1989-90. College Board Publications, Box 886, New York, NY 10101; revised annually. 2,000 pp., \$17.95, no additional postage for prepaid orders. Comprehensive guide to thirty-one hundred two- and four-year colleges and universities. Helpful to those just entering college as well as transfer students and adult learners. Includes general information about curricula, admissions procedures, student life, annual expenses, and financial aid.

College Loans From Uncle Sam: The Borrower's Guide That Explains It All, From Locating Lenders to Loan Forgiveness. 1990-91. Octameron Associates, P.O. Box 3437, Alexandria, VA 22302; revised annually. 28 pp., \$2.50 plus \$1.25 postage and handling. Complete descriptions of all federal loan programs and tips for increasing one's eligibility.

The College Planning/Search Book. American College Testing Program, P.O. Box 168, Iowa City, IA 52243; 1989. \$6. Handbook compares expenses among U.S. colleges and universities and provides other details about each college.

College Times. College Board Publications, Box 886, New York, NY 10101; 1989, published annually. \$15 for 50 copies, no additional postage for prepaid orders. Tabloid aimed at high school students who need information on selecting a college or university and on application procedures.

Corporate Tuition Aid Programs. Second Edition. Joseph P. O'Neill. Peterson's, P.O. Box 2123, Princeton, NJ 08543-2123; 1987. 214 pp., \$14.95. Describes the tuition aid programs of more than seven hundred of America's largest industrial and service corporations.

Directory of Financial Aids for Minorities. 1989-90. Gail Ann Schlachter. Reference Service Press, 1100 Industrial Rd., Suite 9, San Carlos, CA 94070; revised biennially. 530 pp., \$45 plus \$3 postage and handling. Lists more than two thousand financial aid programs designed primarily or exclusively for Asians, Blacks, Hispanics, and Native Americans. Also includes a list of state resources and a bibliography of financial aid directories.

Directory of Financial Aids for Women. Fifth Edition, 1989-90. Gail Ann Schlachter. Reference Service Press, 1100 Industrial Rd., Suite 9, San Carlos, CA 94070; revised biennially. 465 pp., \$42.50 plus \$3 postage and handling. A listing of more than two thousand scholarships, fellowships,

loans, grants, internships, awards, and prizes available to women. Also includes a list of state resources and a bibliography of financial aid directories.

Directory of Special Programs for Minority Group Members: Career Information Services, Employment Skills Banks, Financial Aid Sources. Fourth Edition. Willis L. Johnson, ed. Garrett Park Press, P.O. Box 190, Garrett Park, MD 20896; 1986. 348 pp., \$25 (\$22.50 prepaid). This directory lists organizations in three categories: national, regional, and area scholarship programs, career orientation activities, and employment services; federally funded economic assistance, job retraining and student financial aid programs; and awards available to minority group members from individual colleges and universities.

Don't Miss Out: The Ambitious Student's Guide to Financial Aid. Fourteenth Edition, 1990-91. Anna and Robert Leider. Octameron Associates, P.O. Box 3437, Alexandria, VA 22302; revised annually. 104 pp., \$5 plus \$1.25 postage and handling. Complete descriptions of all major federal, state, and private student aid programs. Includes special sections for women, minorities, and the disabled.

Earn and Learn, Cooperative Education Opportunities Offered by the Federal Government: Sponsors, Occupational Fields, and Participating Colleges. Eleventh Edition, 1990-91. Joseph M. Re. Octameron Associates, P.O. Box 3437, Alexandria, VA 22302; revised annually. 28 pp., \$3 plus \$1.25 postage and handling. Describes two federal assistance programs with more than sixteen thousand openings. Programs offer students an opportunity to earn money to cover college costs while gaining work experience in a field of interest.

Financial Aid Fin-Ancer: Expert Answers to College Financing Questions. First Edition, 1990-91. Joseph M. Re. Octameron Associates, P.O. Box 3437, Alexandria, VA 22302. 32pp., \$3 plus \$1.25 postage and handling. This publication explains hundreds of unusual circumstances and tells families how the financial aid process can work for them. Also includes sample financial aid forms and instructions on how best to fill them out.

Financial Aid for Graduate and Professional Education. Third Edition. Peterson's, P.O. Box 2123, Princeton, NJ 08543-2123; 1987. 13 pp., \$1.25. This publication covers how and when to apply for fellowships, assistantships, grants, loans, work-study, and tuition remission; how to learn about special programs for students in specific fields and students who are members of minority groups; and how to obtain grants for studying abroad.

Financial Aid for Minorities: Awards Open to Students in Any Field (1989); **Financial Aid for Minorities in Business and Law** (1987); **Financial Aid for Minorities in Education** (1987); **Financial Aid for Minorities in Engineering and Science** (1987); **Financial Aid for Minor-**

ities in Health Fields (1989); **Financial Aid for Minority Students in Journalism** (1987). Garrett Park Press, Garrett Park, MD 20896. \$4 each, \$20 for set of six. Each booklet lists general scholarships, fellowships, and grant programs; special scholarships for minority group members in particular fields; financial aid programs offered by postsecondary institutions; professional organizations; and sources of additional information.

Financial Aid Officers: What They Do To You and For You. Donald R. Moore, Octameron Associates, P.O. Box 3437, Alexandria, VA 22302; 1989-90, 24 pp., \$3 plus \$1.25 postage and handling. This booklet describes the operation of the college financial aid office and the interaction between the student and the financial aid officer from the filing of the application to the award letter.

Financial Aid Unscrambled: A Guide for Minority Engineering Students. National Action Council for Minorities in Engineering, Inc., 3 West 35th St., 3d Floor, New York, NY 10001; 1986. 24 pp., \$1 (for bulk orders, subtract 25 percent from purchase price). This handbook explains the maze of forms and applications students confront when seeking scholarships, grants, and loans. It also lists financial aid resources specifically for minority students in full-time engineering or science- and math-based majors.

Financial Aid for the Disabled and Their Families. 1988-89. Gail Ann Schlachter and R. David Weber. Reference Service Press, 1100 Industrial Rd., Suite 9, San Carlos, CA 94070; 1988. 271 pp., \$32.50 plus \$3 shipping and handling. Describes more than five hundred sources of financial aid for the disabled and/or their children, parents, or siblings.

Financial Aids for Higher Education. Thirteenth Edition. Oreon Keeslar. Wm. C. Brown Company Publishers, 2460 Kerper Blvd., Dubuque, IA 52001; 1989. 816 pp., \$36.80. Financial assistance programs listed range from those limited to individuals with special qualifications to more general programs for students with superior academic ability.

Financial Aid for Veterans, Military Personnel, and Their Dependents, 1988-89. Gail Ann Schlachter and R. David Weber. Reference Service Press, 1100 Industrial Road, Suite 9, San Carlos, CA 94070; 1988, published biennially. 225 pp., \$32.50 plus \$3 shipping and handling. Lists more than six hundred scholarships, fellowships, loans, grants-in-aid, awards, and internships designed exclusively for military-related personnel. Programs are open to applicants from high school through postdoctoral study.

Financial Resources for International Study: A Definitive Guide to Organizations Offering Awards for Overseas Study. First Edition, 1989. Peterson's, in conjunction with the Institute of International Education, P.O. Box 2123, Princeton, NJ 08543; 1989. 250 pp., \$34.95. More than five

hundred grants of at least \$500 are listed for undergraduate, graduate, and postgraduate students as well as working professionals.

Financing a College Education: The Essential Guide for the '90s. Judith B. Margolin. Plenum Publishing Corporation, 233 Spring St., New York, NY 10013; 1989. 305 pp., \$24.95, no postage and handling charge with prepayment. Offers cost-cutting strategies for everyone thinking about college, reveals bargains in higher education and how to get the best education for your money. Useful for all parents and students.

Foundation Grants to Individuals. Sixth Edition. The Foundation Center, 79 Fifth Ave., New York, NY 10003; 1988. \$24 prepaid plus \$2 postage and handling. Describes more than 1,250 foundations that offer scholarships to undergraduate students, graduate students, and others.

Graduate School and You: A Guide for Prospective Graduate Students. Council of Graduate Schools, One Dupont Circle, NW, Suite 430, Washington, DC 20036; 1989. 35 pp., \$2.50. Contains information on preparing for and applying to graduate school and financing a graduate education. Also includes a list of major sources of fellowships.

Grants, Fellowships, and Prizes of Interest to Historians. American Historical Association, 400 A St., SE, Washington, DC 20003; 1989, revised annually. 169 pp., \$6 plus \$1 postage and handling. Useful guide to grants, fellowships, and other prizes available for students and faculty members in history and area studies.

Grants-At-A-Glance. Association for Women in Science, 2401 Virginia Ave., NW, Suite 303, Washington, DC 20037; 1987. 88 pp., \$6 plus \$.75 postage and handling. A listing of more than 350 awards, fellowships, and grants for students and professionals in the life, physical, and social sciences; as well as engineering.

The Grants Register 1989-91. Eleventh Edition. St. Martin's Press, 175 Fifth Ave., New York, NY 10010, 1988. 900 pp., \$75, revised biennially. Provides information on scholarships, fellowships, research grants, and other awards for graduate study in the arts, sciences, and the professions.

Happier By Degrees. Ten Speed Press, Box 7123, Berkeley, CA 94705; 1986. 320 pp., \$8.95 plus \$1 shipping and handling. A guide to college for women returning to college or just starting out. Helpful for reentry women and older students with families.

Higher Education Opportunities for Minorities and Women: Annotated Selections, 1989. Superintendent of Documents, U.S. Government Printing Office, Washington, DC 20402; 1989. 113 pp., \$4.25 prepaid, includes post-

age and handling. A listing of opportunities for minorities and women in higher education. Information is given on selected loans, scholarships, and fellowships.

Hispanic Financial Resource Handbook. The Ohio State University, Hispanic Student Programs, 347 Ohio Union, 1739 N. High St., Columbus, OH 43210; 1989-90. 108 pp., \$7. Lists sources of financial assistance geared especially for Hispanic and other minority students and professionals.

How the Military Will Help You Pay for College. Don M. Betterton. Peterson's, P.O. Box 2123, Princeton, NJ 08543-2123; 1985. 190 pp., \$6.95. Information about one of the country's largest "financial aid" programs—government dollars for college in return for military service. Aimed at high school juniors and seniors.

How to Find Out About Financial Aid: A Guide to Over 700 Directories. Gail Ann Schlachter. Reference Service Press, 1100 Industrial Rd., Suite 9, San Carlos, CA 94070; 1987. 335 pp., \$32.50 plus \$3 shipping. Identifies, classifies, describes, evaluates, and compares financial aid directories.

How To Pay For College 1989-90. Ninth Edition. Don M. Betterton. Peterson's, P.O. Box 2123, Princeton, NJ 08543; 1989. 13 pp., \$1.95. Covers two major elements of financial planning: identifying resources and estimating costs. Includes discussions of both parents' and students' contributions, and of need-based and non-need-based awards.

How to Pay for Your Children's College Education. Gerald Kefetz. College Board Publications, Box 886, New York, NY 10101-0886; 1988. 154 pp., \$12.95, no additional postage for prepaid orders.

The Independent Study Catalog: NUCEA's Guide to Independent Study Through Correspondence Instruction. Fourth Edition, 1989-90. Peterson's, P.O. Box 2123, Princeton, NJ, 08543; 1989. 120 pp., \$11.95. Describes more than ten thousand correspondence courses offered by more than seventy colleges and universities that are members of the National University Continuing Education Association. The courses, most of which may be taken for credit, are available at all levels of study and cover a wide range of subjects.

1989 Internships. Katherine Jobst, ed. Writer's Digest Books, 1507 Dana Ave., Cincinnati, OH 45207. 352 pp., \$21.95 plus \$3 postage and handling. Students, educators, and anyone reentering the job market will find more than thirty-five thousand on-the-job opportunities for short-term, career-oriented positions in fields ranging from business to theater and journalism to science.

It's Your Future! Catalyst's Career Guide for High School Girls. The Catalyst Staff. Peterson's, P.O. Box 2123, Princeton, NJ 08543-2123; 1984. 342 pp., \$9.95. Focuses on the process of choosing a career: exploring personal goals and discovering and preparing for the world of work.

1990 Journalism Career and Scholarship Guide. The Dow Jones Newspaper Fund, P.O. Box 300, Princeton, NJ 08543; 1990. 174 pp., first copy free. Second and additional copies \$2.50. Allow four to six weeks for delivery. This handbook lists more than \$3 million in financial aid resources, schools and programs in journalism and mass communication, and mass media jobs and how to find them.

Meeting College Costs. College Board Publications, P.O. Box 886, New York, NY 10101, 1989-90. May be purchased in bulk only: \$7 for package of fifty copies, no additional postage for prepaid orders. This worksheet is designed to help high school students and their families plan to meet college costs.

Minority Organizations: A National Directory. Third Edition. Garrett Park Press, P.O. Box 90, Garrett Park, MD 20896; 1987. 814 pp., \$40 (\$36 prepaid). Lists more than seventy-one hundred minority membership organizations and programs developed by other organizations to serve minority group members.

Money for College Catalog. Irving Bender. Financial Aid Finders, 77 Gristmill Rd., Randolph, NJ 07869; 1989 revised annually. 64 pp., \$1 for postage and handling. Lists awards for study in the U.S. and overseas for high school students through postdoctoral students and professionals.

Mortgaged Futures: How to Graduate from School Without Going Broke. Marguerite J. Dennis. Hope Press, P.O. Box 40611, Washington, DC 20016; 1987. 175 pp., \$9.95 plus \$1 shipping. Outlines strategies for going to college without going deeply into debt; suggests some of the best ways to pay (and borrow) for college.

Need A Lift? The American Legion, Emblem Sales (Need A Lift?), P.O. Box 1050, Indianapolis, IN 46206; revised annually. \$2 prepaid. This handbook contains sources of career, scholarship, and loan information primarily for undergraduates and sources of aid to children of veterans. It describes state laws that provide for educational benefits.

New Horizons: The Education and Career Planning Guide for Adults. William C. Haponski and Charles E. McCabe. Peterson's, P.O. Box 2123, Princeton, NJ 08543; 1985. 246 pp., \$8.95. A guide for adults who are starting school for the first time or contemplating a return to college. (Formerly titled *Back to School*.)

Opportunities for Research and Study. Paulette Tulloch. National Council for Research on Women, 47-49 East 65th Street, New York, NY 10021; 1989-90, updated annually. 24 pp.; \$5. Lists fellowships, affiliated-scholar programs, grants, and internships sponsored by the council's members.

Paying for Your Education: A Guide for Adult Learners. Second Edition, 1983. College Board Publications, P.O. Box 886, New York, NY 10101-0886; 1983. 160 pp., \$7.95., no additional postage for prepaid orders. Lists loans and other aid programs available for adult learners. Offers answers to common questions about financial aid. Explains how to apply to college and what financial aid is most useful for each situation.

Peterson's College Money Handbook 1990. Seventh Edition, 1989. Peterson's, P.O. Box 2123, Princeton, NJ 08543; 1989. 600 pp., \$18.95. Profiles costs and financial aid opportunities at the nation's more than seventeen hundred accredited four-year colleges. Lists information on expenses, scholarships, loans, jobs, and special-aid programs.

Peterson's Grants for Graduate Students 1989-90. Peterson's, P.O. Box 2123, Princeton, NJ 08543-2123; 1989. 450 pp., \$34.95. Information on more than eight hundred broadly available grant and fellowship programs exclusively for graduate student.

The Scholarship Book: A Comprehensive Guide to Private Sector Scholarships, Grants and Loans for Undergraduates. Second Edition. Daniel J. Cassidy and Michael J. Alves. Prentice-Hall, Inc., 200 Old Tappan Rd., Old Tappan, NJ 07675; 1987. \$29.95 (cloth), \$19.95 (paper).

Scholarships and Loans for Nursing Education. National League for Nursing. Publications Order Unit, 10 Columbus Circle, New York, NY 10019; 1986. 65 pp., \$8.95 plus \$3 shipping and handling. Lists fellowships, traineeships, grants, and special awards as well as scholarships and loans. Includes application information for federal assistance, special aid to minority students, and scholarships. Publication No. 41-1964.

Scholarships, Fellowships, and Loans. Volume VIII. S. Norman Feingold and Marie Feingold. Bellman Publishing Co., P.O. Box 34937, Bethesda, MD 20817. Volume VIII: 1987, 496 pp., \$80 plus \$4.34 shipping. Standard reference guide for non-school-controlled financial aid. Volume IX will be published in early 1990 and will not duplicate Volume VIII.

The Student Guide: Financial Aid from the U.S. Department of Education: Grants, Loans, and Work-Study, 1989-90. Copies are available free by calling the Federal Student Aid Information Center at 1-800-333-INFO. This U.S. Department of Education pamphlet outlines Pell Grants, Supplemental Educational Opportunity Grants, College Work-Study, Perkins Loans, Stafford Loans, and PLUS Loans/Supplemental Loans for Students (SLS).

Who Offers Part-Time Degree Programs? Second Edition.

Peterson's, P.O. Box 2123, Princeton, NJ 08543; 1985. 423 pp., \$7.95. Describes part-time degree opportunities—day, evening, weekend, summer, and external degree programs—at more than twenty-five hundred U.S. colleges.

Whole World Handbook: A Guide to Study, Work, and Travel Abroad.

1990-91 (available January 1990). Council on International Educational Exchange, 205 E. 42nd St., New York, NY 10017; revised biennially. \$10.95 plus \$1 postage and handling.

The Winning Edge: A Complete Guide to Intercollegiate Athletic Programs.

First Edition. Frances and James Killpatrick. Octameron Associates, P.O. Box 3437, Alexandria, VA 22302; 1989. 290 pp., \$14.95 plus \$1.25 postage and handling. Provides information on athletic programs available for more than thirty-five sports on college campuses. Includes descriptions of scholarships including what factors enter into the competition for them.

Winning Money for College: The High School Student's Guide to Scholarship Contests.

Second Edition. Alan Deutschman. Peterson's, P.O. Box 2123, Princeton, NJ 08543; 1987. 217 pp., \$8.95. A guide to more than fifty national scholarship competitions that award cash prizes for use at any college chosen by the winner. Includes special information on contests for women, members of minority groups, and members of certain religious faiths.

Women's Organizations: A National Directory.

Martha Merrill Doss. Garrett Park Press, P.O. Box 190, Garrett Park, MD 20896; 1986. 301 pp., \$25 (\$22.50 prepaid). Lists two thousand national and local groups, including professional and trade associations, networks, community- and college-based women's centers, and research centers.

Women's Sports Foundation College Scholarship Guide.

Women's Sports Foundation, 342 Madison Ave., Suite 728, New York, NY 10173; 1987. \$2 prepaid. Lists more than ten thousand women's athletic scholarships, the amount and number of stipends, the sports for which they are awarded, and some facts about eligibility.

Vacation Study Abroad.

Marguerite Howard, ed. Institute of International Education, Publications Service, 809 United Nations Plaza, New York, NY 10017; published annually. 250 pp., \$24.95. A guide to more than thirteen hundred summer study-abroad programs.

Your Money and Your Life: Financial Planning for Low-Income Working Women.

Women's Educational Equity Act Program Publishing Center, EDC, 55 Chapel St., Newton, MA 02160; 1985. \$9.75 plus \$2 shipping and handling. Topics include exploring attitudes about money, saving money, finding financial aid for education, locating quality child care, and more.

This paper was written by Julie Kuhn Ehrhart, PSEW Program Associate, with the research assistance of Shelagh Meehan, a PSEW intern from Princeton University.

Although this paper was written primarily for women, most of the information will also be helpful for men entering or reentering college and looking for financial assistance.

The Project on the Status and Education of Women of the Association of American Colleges provides information concerning women in education and works with institutions, government agencies and other associations and programs affecting women in higher education. Copies of this publication may be ordered for \$3.50 (prepaid) from the Project on the Status and Education of Women, Association of American Colleges, 1818 R Street, NW, Washington, DC 20009. Prepayment required, no institutional purchase orders accepted. Bulk rates are available: 15 to 99 copies are \$2.45 each (30 percent discount); 100 or more copies are \$1.75 each (50 percent discount). To receive a copy of PSEW's list of publications, send a stamped, self-addressed envelope.

Copyright 1989 by the Project on the Status and Education of Women, Association of American Colleges.

November 1989